

Certificate Number: 03621-PAE-DE-035250462

Bankruptcy Case Number: 20-14107



03621-PAE-DE-035250462

## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on January 9, 2021, at 9:32 o'clock AM EST, Pablo Almanzar Aquino completed a course on personal financial management given by telephone by Credit Card Management Services, Inc. d/b/a Debthelper.com, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: January 9, 2021

By: /s/Wafaa Elmaaroufi

Name: Wafaa Elmaaroufi

Title: Credit Counselor